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AMENDMENT under 37 C.F.R. § 1.116 U.S. Appln. No. 09/385,607

## IN THE CLAIMS:

- 1. (Previously presented) A secure communications method, comprising:

  providing a modern capable of storing identifying indicia unique to the modern, wherein
  the identifying indicia includes graphics data, the graphics data comprising an image of at least
  one of a credit card, a signature, or an account holder; and
  providing communications software stored within the modern, capable of transmitting
  identifying indicia to a communications line, wherein the identifying indicia are stored in the
  modern within a memory associated with a program memory of the modern and wherein the
  identifying indicia are writable only when the program memory is overwritten.
- 2. (Original) The secure communications method of claim 1, wherein the modem stores the identifying indicia integral to the modem.
- 3. (Original) The secure communications method of claim 2, wherein the identifying indicia comprises bits accessible by processing circuitry of the modern in a read operation, the process circuitry reading the bits prior to causing the bits to be transmitted over the communications line...
- 4. (Original) The secure communications method of claim 3, wherein the bits are stored within a memory array.
- 5. (Original) The secure communications method of claim 1, comprising a process for permanently fixing the identifying indicia in circuitry of the modern.
- 6. (Original) The secure communications method of claim 5, wherein the process for permanently fixing comprises blowing fuses.

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7. (Original) The secure communication method of claim 5, further comprising encrypting the identifying indicia prior to causing the identifying indicia to be transmitted over the communications line.

Claims 8. and 9. (Cancelled).

10. (Previously presented) The secure communications method of claim 1, wherein the identifying indicia are formatted as compressed graphics data.

Claims 11. and 12. (Cancelled).

13. (Currently amended) The modern of claim 11, A secure communications modern, comprising:

a program memory adapted to store a program controlling aspects of modem operation; and

a processor, coupled to the program memory, the processor executing at least a portion of a program stored in the program memory to control at least an aspect of modern operation.

the program adapted to cause the processor, under control of the program, to read identifying indicia stored integrally within the modem and communicate the identifying indicia to a host communicating with the modem, wherein the identifying indicia includes graphics data, the graphics data comprising an image of at least one credit card including a credit card number, wherein the identifying indicia are stored in an indicia memory, the indicia memory writable only when program memory is written.

14. (Currently amended) The modem of claim-11, A secure communications modem, comprising:

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a program memory adapted to store a program controlling aspects of modem operation; and

a processor, coupled to the program memory, the processor executing at least a portion of a program stored in the program memory to control at least an aspect of modern operation.

the program adapted to cause the processor, under control of the program, to read identifying indicia stored integrally within the modern and communicate the identifying indicia to a host communicating with the modern, wherein the identifying indicia includes graphics data, the graphics data comprising an image of at least one credit card including a credit card number, wherein the identifying indicia are stored permanently within the modern.

- 15. (Cancelled)
- 16. (Original) The modern of claim 14, further comprising means for encrypting the identifying information prior to communicating the identifying information to the host.
  - 17. (Cancelled)
- 18. (Original) The modern of claim 14, wherein the identifying indicia identify an aspect of a financial transaction account.

Claims 19-27. (Cancelled)